

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on August 6, 2009.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Leydervuder
552 Prestwick Ln
Wheeling, IL 60090

Case Number: 09-28761
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-9672

Attorney for Debtor(s) (name and address):
Tom Makedonski
Law Office of Tom Makedonski
4248 W Harrington Lane
Chicago, IL 60646
Telephone number: 773 727-5491

Bankruptcy Trustee (name and address):
Phillip D Levey ESQ
2722 North Racine Avenue
Chicago, IL 60614
Telephone number: 773 348-9682

Meeting of Creditors:

Date: **September 18, 2009**

Time: **12:30 PM**

Location: **219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: November 17, 2009

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-888-232-6814

For the Court:
Clerk of the Bankruptcy Court:
Kenneth S. Gardner

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: August 7, 2009

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

CERTIFICATE OF NOTICEDistrict/off: 0752-1
Case: 09-28761User: ckeith
Form ID: b9aPage 1 of 1
Total Noticed: 20

Date Rcvd: Aug 07, 2009

The following entities were noticed by first class mail on Aug 09, 2009.

db +Michael Leydervuder, 552 Prestwick Ln, Wheeling, IL 60090-6231
 aty +Tom Makedonski, Law Office of Tom Makedonski, 4248 W Harrington Lane, Chicago, IL 60646-6038
 tr +Phillip D Levey, ESQ, 2722 North Racine Avenue, Chicago, IL 60614-1206
 14279346 Bank Of America, PO BOX 37271, Baltimore, MD 21297-3271
 14279352 +GMAC Mortgage, PO BOX 4622, Waterloo, IA 50704-4622
 14279353 +Harris N.A., PO BOX 6290, Carol Stream, IL 60197-6290
 14279355 Home Depot, PO BOX 2983, Des Moines, IA 50368-9100
 14279358 Sallie Mae, PO BOX 9500, Wilkes Barre, PA 18773-9500
 14279359 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit, PO BOX 5855, Carol Stream, IL 60197-5855)
 14279360 University of Iowa, Student Loan Office, Iowa City, IA 52242
 14279361 Visa, po box 7202, Mason, OH 45040
 14279349 citi mortgage, PO BOX 183040, Columbus, OH 43218-3040

The following entities were noticed by electronic transmission on Aug 07, 2009.

tr +EDI: QPDLEVEY.COM Aug 07 2009 19:08:00 Phillip D Levey, ESQ, 2722 North Racine Avenue, Chicago, IL 60614-1206
 14279345 +EDI: AMEREXPR.COM Aug 07 2009 19:08:00 American Express, American Express Box 0001, Los Angeles, CA 90096-0001
 14279346 EDI: BANKAMER2.COM Aug 07 2009 19:08:00 Bank Of America, PO BOX 37271, Baltimore, MD 21297-3271
 14279347 EDI: CAPITALONE.COM Aug 07 2009 19:08:00 Capital One, PO BOX 30281, Salt Lake City, UT 84130-0281
 14279348 +EDI: CHASE.COM Aug 07 2009 19:08:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 14279351 +EDI: RMSC.COM Aug 07 2009 19:08:00 GE Money Bank, P.O. Box 981400, El Paso, TX 79998-1400
 14279350 EDI: RMSC.COM Aug 07 2009 19:08:00 Gap, PO BOX 530942, Atlanta, GA 30353-0942
 14279354 EDI: HFC.COM Aug 07 2009 19:08:00 HFC, PO BOX 17574, Baltimore, MD 21297-1574
 14279356 EDI: TSYS2.COM Aug 07 2009 19:08:00 Macys, PO BOX 689195, Des Moines, IA 50368-9195
 14279357 +E-mail/Text: bnc@nordstrom.com Nordstrom/FSB, PO BOX 6555, Englewood, CO 80155-6555

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2009

Signature:

